

**AMENDMENTS TO THE SPECIFICATION**

Please amend the paragraph at page 1, line 4 as follows:

This application is a national phase of International Application Serial No. PCT/US04/018658, filed June 10, 2004, published January 6, 2005, which claims the benefit of ~~priority~~ U. S. provisional patent application Serial No. 60/477,187, filed ~~on~~ June 10, 2003, each of which are incorporated by reference in their entireties herein, and from which priority is claimed ~~which is incorporated by reference in its entirety herein~~. This application is further related to International patent application No. PCT/US04/017756, filed ~~on~~ June 4, 2004, entitled "Customer Authentication in E-Commerce Transactions," as well as to U.S. patent application Serial No. 10/096,271, filed ~~on~~ March 11, 2002, now U.S. Patent No. 6,915,279, entitled "System and Method for conducting Secure Payment Transactions," each of which are incorporated by reference in their entireties herein, and from which priority is claimed. ~~claiming the benefit of several prior filings as indicated in the first paragraph of that application, all of the above referenced applications being incorporated by reference herein.~~